



In Re:

Robert and Nancy Shannon

Case No.: 18-29876  
Adv. No.:  
Hearing Date: 1-8-2019  
Order Filed January 10, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

### ORDER REGARDING REAFFIRMATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is hereby  
**ORDERED.**

DATED: January 10, 2019

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The Reaffirmation Agreement

between the Debtor(s) and \_\_\_\_M&T Bank\_\_\_\_

\_\_\_\_ is:

(Creditor)

\_\_\_\_X\_\_\_\_ Approved

\_\_\_\_ Disapproved.

However, the Court finds and concludes that the Debtor(s) has fully complied with deadlines of 11 U.S.C. Sections 521(a)(2), 521(a)(6) and 362(h). Accordingly, Creditor must seek further order of this Court in order to exercise any remedies under the subject installment agreement with respect to any pre-petition non-monetary defaults thereunder.

**IT IS FURTHER ORDERED** that in accordance with D.N.J. LBR 4001-2:

A secured creditor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:

- (1) a regular monthly statement or payment coupon;
- (2) a reminder statement which is informational only and does not demand payment;
- (3) a notice of the status of an escrow account, including a notice regarding calculation of a new monthly payment based on a change in the property tax or insurance premium; or
- (4) a notice of an adjustment to a variable rate monthly mortgage payment resulting from a change in the interest rate.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Robert C Shannon  
Nancy L Shannon  
Debtors

Case No. 18-29876-JNP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2019.  
db/jdb +Robert C Shannon, Nancy L Shannon, 25 McQuisten Court, Sewell, NJ 08080-4245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,  
bthomas@ecf.epiqsystems.com  
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as indenture  
trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Ned Mazer on behalf of Joint Debtor Nancy L Shannon nmazer9393@comcast.net  
Ned Mazer on behalf of Debtor Robert C Shannon nmazer9393@comcast.net  
Robert J. Malloy on behalf of Creditor SJFCU ecf.rjmalloylaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7